Case 07-03343 Doc 1 Filed 02/26/07 Entered 02/26/07 19:23:22 Desc Main Document Page 1 of 36

N	ED STATES BANKRUPTCY ORTHERN DISTRICT OF ILL EASTERN DIVISION (CHICA	INOIS	Voluntary Petition	
Name of Debtor (if individual, enter Last, First, N	•	Name of Joint Debtor (Spouse) (Last, First, N	liddle):	
Burke, Laura Lynn				
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years	All Other Names used by the Joint Debtor in the (include married, maiden, and trade names):	ne last 8 years	
Last four digits of Soc. Sec./Complete EIN or o state all): xxx-xx-2017	ther Tax I.D. No. (if more than one,	Last four digits of Soc. Sec./Complete EIN or state all):	other Tax I.D. No. (if more than one,	
Street Address of Debtor (No. and Street, City, 12809 Meadowview Lane Homer Glen, IL	and State):	Street Address of Joint Debtor (No. and Stree	t, City, and State):	
,	ZIP CODE 60491		ZIP CODE	
County of Residence or of the Principal Place of Will	f Business:	County of Residence or of the Principal Place	of Business:	
Mailing Address of Debtor (if different from street	et address):	Mailing Address of Joint Debtor (if different fro	m street address):	
	ZIP CODE		ZIP CODE	
Location of Principal Assets of Business Debto	r (if different from street address above	9):		
			ZIP CODE	
Type of Debtor (Form of Organization) (Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Che	cable to individuals only). Must attach ation certifying that the debtor is Rule 1006(b). See Official Form 3A.	Chack one box: Check one box: Debtor is a small business debtor as defined in siders or affiliates) are less than \$2 mill	Check one box) Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Check one box) Debts are primarily business debts. Debtors fined by 11 U.S.C. § 101(51D). defined in 11 U.S.C. § 101(51D).	
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				
Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY			SPACE IS FOR COURT USE ONLY	
Debtor estimates that funds will be available Debtor estimates that, after any exempt p				
there will be no funds available for distribu	• •			
Estimated Number of Creditors 1- 50- 100- 200- 49 99 199 999 2	1,000- 5,001- 10,001 5,000 10,000 25,000			
Estimated Assets \$0 to \$10,000 \$10,000 to \$100,000	☑ \$100,000 to □ \$1 million □ \$100 m			
Estimated Debts \$0 to \$50,000 to \$100,000	☑ \$100,000 to ☐ \$1 million ☐ \$100 m	on to More than \$100 million		

Case 07-03343 Doc 1 Filed 02/26/07 Entered 02/26/07 19:23:22 Desc Main Document Page 2 of 36 (Official Form 1) (10/06) FORM B1, Page 2 Name of Debtor(s): Laura Lynn Burke **Voluntary Petition** (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Case Number: Date Filed: Name of Debtor: None District: Relationship: Judae: Exhibit B **Exhibit A** (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by Exhibit A is attached and made a part of this petition. 11 U.S.C. § 342(b). X /s/ John Ellsworth 02/26/2007 John Ellsworth Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. $\overline{\mathbf{V}}$ No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord)

monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

petition.

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

_	
F	Printed Name of Authorized Individual
7	Title of Authorized Individual
_	Date

Addı	ress			
X				

Date

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE:	Laura Lynn Burke	Case No.	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exhibit D (10/06)

Document Page 5 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE:	Laura Lynn Burke	Case No.	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

	Continuation Sheet No.	. 1
4. I am not required to receive a accompanied by a motion for determ	a credit counseling briefing because of: nination by the court.]	[Check the applicable statement.] [Must be
	n 11 U.S.C. § 109(h)(4) as impaired by reang and making rational decisions with resp	ason of mental illness or mental deficiency so as to pect to financial responsibilites.);
	11 U.S.C. § 109(h)(4) as physically impai a credit counseling briefing in person, by	ired to the extent of being unable, after reasonable telephone, or through the Internet.);
☐ Active military duty in a	a military combat zone.	
5. The United States trustee or 11 U.S.C. § 109(h) does not apply in		that the credit counseling requirement of
I certify under penalty of perjury t	hat the information provided above is	true and correct.
Signature of Debtor: //s/ Laura Lynn Bu		
Date:02/26/2007		

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Form B6A (10/05)

In re Laura Lynn Burke	Case No.	
		(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Single Family residence with 2.5 attached garage 12809 Meadowview Lane Homer Glen, IL 60491	Fee Simple		\$245,000.00	\$230,000.00
	1	Ь	_	

Total: \$245,000.00

(Report also on Summary of Schedules)

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Form B6B (10/05)

In re Laura Lynn Burke

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	x			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking NLSB - Homer Glen, IL	-	\$0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		room furnishings (furniture, TV, etc.) Homer Glen, IL	-	\$1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Miscellaneous woman's clothing Homer Glen, IL	-	\$100.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			

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Form B6B-Cont. (10/05)

In re Laura Lynn Burke

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
x			
x			
x			
x			
x			
x			
x			
x			
	x x x x x x	x x x x x x x	x x x x x x

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Form B6B-Cont. (10/05)

In re Laura Lynn Burke

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Jeep Grand Cherokee residence	-	\$10,000.00

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Form B6B-Cont. (10/05)

In re Laura Lynn Burke

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.		file cabinets, computer, photocopier/fax/printer home	-	\$500.00
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	х			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Total >

\$11,600.00

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Form B6C (10/05)

ln	re	Laura	Lynn	Burke
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Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	 Check if debtor claims a homestead exemption that exceeds \$125,000.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Single Family residence with 2.5 attached garage 12809 Meadowview Lane Homer Glen, IL 60491	735 ILCS 5/12-901	\$7,500.00	\$245,000.00
checking NLSB - Homer Glen, IL	735 ILCS 5/12-1001(b)	\$0.00	\$0.00
room furnishings (furniture, TV, etc.) Homer Glen, IL	735 ILCS 5/12-1001(b)	\$1,000.00	\$1,000.00
Miscellaneous woman's clothing Homer Glen, IL	735 ILCS 5/12-1001(a), (e)	\$100.00	\$100.00
2002 Jeep Grand Cherokee residence	735 ILCS 5/12-1001(c)	\$0.00	\$10,000.00
file cabinets, computer, photocopier/fax/printer home	735 ILCS 5/12-1001(d)	\$500.00	\$500.00
		\$9,100.00	\$256,600.00

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Official Form 6D (10/06)

In re Laura Lynn Burke

Case No.	
•	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT		DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxx6075 Chrysler Financial 929 Oakmont Plaza Pl Westmont, IL 60559		-	DATE INCURRED: NATURE OF LIEN: PMSI COLLATERAL: Jeep REMARKS: VALUE: \$10,000.00				\$13,143.00	\$3,143.00
ACCT #: 22 Palos B and T 12600 Harlem Ave Palo Heights, IL 60463		-	DATE INCURRED: 9/2003 NATURE OF LIEN: Second Mortgage COLLATERAL: Single family dwelling REMARKS: VALUE: \$245,000.00				\$54,000.00	
ACCT #: xxxxxxxxx1997 Washington Mutual POB 1093 Northridge, CA 91328		-	DATE INCURRED: 8/25/2003 NATURE OF LIEN: 1040 Taxes COLLATERAL: Single Family Dwelling REMARKS: VALUE: \$245,000.00				\$176,000.00	
	•	•	Subtotal (Total of this Pa	_	•	H	\$243,143.00	\$3,143.00
continuation sheets attached	ł		Total (Use only on last pa	ıye	:) >	' <u>[</u>	\$243,143.00 (Report also on	\$3,143.00 (If applicable,

(Report also of Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

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Official Form 6E (10/06)

In "a	1	1	Durks
mre	Laura	Lynn	Burke

Case No.	
	(If Known)

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governo of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
	mounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	Nocontinuation sheets attached

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Official Form 6F (10/06) In re Laura Lynn Burke

Case No.		
•	(if known)	_

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: xxx4972 Allied Interstate Inc.AT & T 435 Ford Rd, Ste 800 Minneapolis, MN 55426		-	DATE INCURRED: 09/06 CONSIDERATION: Other REMARKS:				\$127.00
ACCT #: xxxx2904 Calvary Portfolio/BP Amoco 7 skyline drive, 3rd floor hathorne, NY 10532		-	DATE INCURRED: CONSIDERATION: Credit cards REMARKS: 09/06				\$716.00
ACCT #: xxxxxxxx1717 Capital One Bank 11013 Broad Street Glen Allen, VA 23060		-	DATE INCURRED: CONSIDERATION: Credit cards REMARKS: 05/04				\$3,118.00
Representing: Capital One Bank			Wexler and Wexler 500 W. Madison St, Ste 291 Chicago, IL 60661				Notice Only
ACCT #: xxxxxxxx2798 Capital One Bank 11013W. Braod Street Glen Allen, VA 23060		-	DATE INCURRED: 05/04 CONSIDERATION: Credit cards REMARKS:				\$1,683.00
ACCT #: xxx7467 Cba Collection Bureau/ DS Waters of Nort 25954 Eden Landing Road Hayward, CA 94545		-	DATE INCURRED: 08/05 CONSIDERATION: Other REMARKS:				\$170.00
continuation sheets attached	-	(Re _l	(Use only on last page of the completed Sch port also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relate	Tedu	n t	l > F.) he	

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Official Form 6F (10/06) - Cont. In re **Laura Lynn Burke**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM			
ACCT#: xxxxxx3014		_	DATE INCURRED: 02/07 CONSIDERATION:							
ComEd Bill Payment Center Chicago, IL 60668-0001		-	Other REMARKS:				\$817.42			
ACCT #: xxxxxxxxxxxx4393 Dell Financial Services			DATE INCURRED: 08/04 CONSIDERATION: Other				\$3,310.78			
12234 N ih 35 sb Bldg B Austin, TX 78753		-	REMARKS:				\$3,310.70			
ACCT #: xxxxxxxx2066 discover financial			DATE INCURRED: 08/05 CONSIDERATION:							
po box 15316			Credit cards REMARKS:				\$13,499.11			
wilmington, DE 19850		-								
ACCT #: xxxxxxxx4527			DATE INCURRED: 01/06 CONSIDERATION:							
Gemb/Sams		-	-	-		Credit cards				\$1,742.00
po box 981127 El Paso, TX 79998						-	-	-	REMARKS:	
ACCT #: xxxxxx9238			DATE INCURRED: 01/07 CONSIDERATION:							
Harris Bank 114 W. First Street			Other				\$382.05			
Hinsdale, IL 60521		-	REMARKS:							
ACCT #: xxxxxx3393			DATE INCURRED: 10/05 CONSIDERATION:							
I C System/NU Way Disposal			Other				\$94.00			
po box 64378 St. Paul, MN 55164		-	REMARKS:							
our daily inite out to										
Sheet no1 of4 continuation she			hed to Su	bto	tal	<u> </u>	\$19,845.36			
Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)										

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Official Form 6F (10/06) - Cont. In re **Laura Lynn Burke**

Case No.		
•	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xx-xxxx2904 Illinois American Water PO Box 578 Alton, IL 62002-0578		-	DATE INCURRED: 02/07 CONSIDERATION: Other REMARKS:				\$522.92
ACCT #: xxxxx-xxxxxx7239 Lockport Township High School District 1323 East Seventh Street Lockport, IL 60441		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$500.00
Representing: Lockport Township High School District			Transworld Systems 2235 Mercury Way, Ste 275 Santa Rosa, CA 95407-5413				Notice Only
ACCT #: 8748 MBNA PO Box 17054 Wilmington, DE 19884		-	DATE INCURRED: CONSIDERATION: Credit cards REMARKS: 08/05				\$31,974.45
ACCT #: xxxx #xx xR 642 Mora-Enco LLC 159th Street Homer Glen, IL 60491		-	DATE INCURRED: CONSIDERATION: Law suit REMARKS: 12/06				\$27,938.03
Representing: Mora-Enco LLC			Arnstein & Lehr/Dan Schlade 120 South Riverside Plaza Chicago, IL 60606				Notice Only
Sheet no. 2 of 4 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	(Use only on last page of the completed Sch port also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relate	edu e, o	otal le l n ti	l > F.) he	\$60,935.40

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Official Form 6F (10/06) - Cont. In re **Laura Lynn Burke**

Case No.		
·	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx #xxxxxxxx xxxxxx xourt Next Media Group 2410-B Caton Farm Road Crest Hill, IL 60435	-	-	DATE INCURRED: 07/06 CONSIDERATION: Law suit REMARKS:				\$32,521.00
ACCT #: xx-xx-xx000 0 Nicor Gas PO Box 2020 Aurora, IL 60507		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$2,195.95
ACCT #: xx614.0 Palos Emergency Medical Services Palos Heights, IL 60463		-	DATE INCURRED: CONSIDERATION: Medical bills REMARKS: 03/23/06				\$468.00
Representing: Palos Emergency Medical Services			I.C.S., Inc. PO Box 646 Oak Lawn, IL 60454-0646				Notice Only
ACCT #: xxxxxxxxxxx0000 Prism/cbsd po box 6003 hagerstown, MD 21747	-	-	DATE INCURRED: 01/06 CONSIDERATION: Credit cards REMARKS:				\$5,147.00
ACCT #: xxxxxxxxxxxxxx0001 Verizon Wireless 1515 Woodfield Rd, Ste 140 Schaumburg, IL 60173		-	DATE INCURRED: 07/06 CONSIDERATION: Other REMARKS:				\$750.00
Sheet no. 3 of 4 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$41,081.95

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Official Form 6F (10/06) - Cont. In re Laura Lynn Burke

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxx8700 wfnnb/new york & co 220 w schrock road westerville, OH 43081		-	DATE INCURRED: CONSIDERATION: Credit cards REMARKS:				\$584.00
ACCT #: xxxxxxxxxxxxx7645 wfnnb/victoria po box 182128 columbus, OH 43218		-	DATE INCURRED: CONSIDERATION: Credit cards REMARKS:				\$734.00
Sheet no. <u>4</u> of <u>4</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C	\$1,318.00 \$128,994.71						

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Form B6G (10/05)

In re Laura Lynn Burke

Case No.		

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Form B6H (10/05)

In re Laura Lynn Burke Ca

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Official Form 6I (10/06)

In re Laura Lynn Burke

Case No.	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	Dependents of Debtor and Spouse					
Divorced	Relationship: son	Age:	16	Relationship	:	Age:
2.10.000						
	Debter			Chausa		
Employment	Debtor Real Estate Broker			Spouse		
Occupation Name of Employer	self-employed					
How Long Employed	seil-eilipioyeu					
Address of Employer	Homer Glen, IL					
INCOME: (Estimate of a	verage or projected	d monthly income	at time case fi	led)	DEBTOR	SPOUSE
 Monthly gross wages 				•	\$0.00	
Estimate monthly over	ertime			_	\$0.00	
3. SUBTOTAL					\$0.00	
4. LESS PAYROLL DE				•	Φο οο	
a. Payroll taxes (inclu		ax if b. is zero)			\$0.00	
b. Social Security Taxc. Medicare	K				\$0.00 \$0.00	
d. Insurance					\$0.00	
e. Union dues					\$0.00	
f. Retirement					\$0.00	
g. Other (Specify)r	n/a				\$0.00	
h. Other (Specify)					\$0.00	
i. Other (Specify)j. Other (Specify)					\$0.00 \$0.00	
k. Other (Specify)					\$0.00	
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS	 }	_		\$0.00	
6. TOTAL NET MONTH					\$0.00	
 Regular income from 			arm (Attach det	ailed stmt)	\$0.00	
8. Income from real pro		oo or proroccion or ic	in (indoir doi	and dirity	\$0.00	
 Interest and dividend 	S				\$0.00	
Alimony, maintenance		its payable to the de	btor for the deb	otor's use or	\$700.00	
that of dependents lis		(Cnocify).				
11. Social security or gov	ernment assistance	(Specify):			\$0.00	
12. Pension or retiremen	t income				\$0.00	
13. Other monthly income	e (Specify):				•	
a					\$0.00	
b					\$0.00	
C				,	\$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 13				\$700.00	
15. AVERAGE MONTHL	Y INCOME (Add am	ounts shown on line	s 6 and 14)		\$700.00	
16. COMBINED AVERAG			nn totals from l	ine 15;	\$70	0.00
if there is only one de	ebtor repeat total rep	orted on line 15)	(Repor	ı t also on Sumr	mary of Schedules ar	nd, if applicable.

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.**

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Official Form 6J (10/06)

IN RE: Laura Lynn Burke CASE NO

CHAPTER 7

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed.	Prorate any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$1,600.00
a. Are real estate taxes included? ✓ Yes □ No	
b. Is property insurance included?	
2. Utilities: a. Electricity and heating fuel	\$375.00
b. Water and sewer	\$250.00
c. Telephone	\$110.00
d. Other: comcast, waste mngt,	\$150.00
3. Home maintenance (repairs and upkeep)	\$300.00
4. Food	\$300.00
5. Clothing	\$50.00
6. Laundry and dry cleaning	\$30.00
7. Medical and dental expenses	\$0.00
8. Transportation (not including car payments)	\$0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$0.00
10. Charitable contributions	\$0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$83.00
b. Life	\$0.00
c. Health	\$0.00
d. Auto	\$190.00
e. Other:	\$0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	\$0.00
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	\$567.00
b. Other: 2nd mtg interest only	\$600.00
c. Other:	\$0.00
d. Other:	
14. Alimony, maintenance, and support paid to others:	\$0.00
15. Payments for support of add'l dependents not living at your home:	\$0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$0.00
17.a. Other:	
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$4,605.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year followin	a the filing of this
document: None.	g the ming of this
additional residence	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$700.00
b. Average monthly expenses from Line 18 above	\$4,605.00
c. Monthly net income (a. minus b.)	(\$3,905.00)
1 of monthly not moonly (a. minus b.)	(ψυ,υυυ.υυ)

Official Form 6 - Summary (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Laura Lynn Burke CASE NO

CHAPTER 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$245,000.00		
B - Personal Property	Yes	4	\$11,600.00		
C - Property Claimed as Exempt	Yes	1		'	
D - Creditors Holding Secured Claims	Yes	1		\$243,143.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$128,994.71	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$700.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$4,605.00
	TOTAL	17	\$256,600.00	\$372,137.71	

Official Form 6 - Statistical Summary (10/06)

UNITED STATES BANKRUFTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Laura Lynn Burke CASE NO

CHAPTER 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$700.00
Average Expenses (from Schedule J, Line 18)	\$4,605.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$700.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$3,143.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$128,994.71
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$132,137.71

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Official Form 6 - Declaration (10/06) In re Laura Lynn Burke

Case No.		

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have re	sisting of19	
sheets, and that they are true and correct to the be	(Total shown on summary page as attached plus 2.)	
Date <u>02/26/2007</u>	Signature /s/ Laura Lynn Burke Laura Lynn Burke	
Date	Signature	
	Ilf joint case, both spouses must sign	n 1

Official Form 7 (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Laura Lynn Burke	Case No.	No		
			(if known)		

		STATEM	ENT OF FINANCI <i>A</i>	AL AFFAIRS					
None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filir under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and									
	joint petition is not filed.) AMOUNT \$0.00 \$0.00 \$55,000.00	SOURCE 2007 Debtor: 2006 Debtor:		. joint pointer to most, in					
None	2. Income other than from employment or operation of business								
	AMOUNT \$0.00 \$0.00	SOURCE 2007 Debtor: unemplo 2006 Debtor: unemplo	=						
None	3. Payments to creditors Complete a. or b., as appropriate, and c. a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)								
	NAME AND ADDRESS O Chrysler Financial	F CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING				
None	preceding the commencement	ent of the case if the aggreg ing under chapter 12 or cha	gate value of all property tha apter 13 must include payme	t constitutes or is affected to the state of	for made within 90 days immediately ed by such transfer is not less than by either or both spouses whether or				
None		Married debtors filing under	chapter 12 or chapter 13 mu	ust include payments by	case to or for the benefit of creditors either or both spouses whether or				
None	bankruptcy case. (Married	trative proceedings to which debtors filing under chapter	n the debtor is or was a part	y within one year immed de information concerni	nts diately preceding the filing of this ng either or both spouses whether or				

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Official Form 7 - Cont. (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

n re:	Laura Lynn Burke	Case No.		
			(if known)	

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

5. Repossessions,	foreclosures	and returns
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List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

misc home furnishings and legal records/files, \$0

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

basement flood, no insurance compensation

DATE OF LOSS summer 2006

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE John Ellsworth Law Offices 929 S. 111th Street West Allis, WI 53214

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 02/26/2007

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$2,000.00

10. Other transfers

None $\overline{\mathbf{Q}}$

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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T-Cont. UNITED STATES BANKRUPTCY COURT

Official Form 7 - Cont. (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Laura Lynn Burke Car		
			(if known)

	STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 2									
None	b. List all property transferred by the debto similar device of which the debtor is a bene	r within ten years immediately preceding the commer ficiary.	ncement of this case to a self-settled trust or							
	11. Closed financial accounts									
None 🗹	transferred within one year immediately pre- certificates of deposit, or other instruments; brokerage houses and other financial institu	neld in the name of the debtor or for the benefit of the deceding the commencement of this case. Include che shares and share accounts held in banks, credit unitions. (Married debtors filing under chapter 12 or char or both spouses whether or not a joint petition is file	ecking, savings, or other financial accounts, ions, pension funds, cooperatives, associations, apter 13 must include information concerning							
	12. Safe deposit boxes	12. Safe deposit boxes								
None ✓	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)									
	13. Setoffs									
None 🗹	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)									
	14. Property held for another pers	son								
None ✓	List all property owned by another person the	List all property owned by another person that the debtor holds or controls.								
	15. Prior address of debtor									
None	If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.									
	ADDRESS	NAME USED	DATES OF OCCUPANCY							
	52 St. Poters Drive	Laura I Burke	1990-1994							

16. Spouses and Former Spouses

Bourbonnais, IL 60491

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Official Form 7 - Cont. (10/05)

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n re:	Laura Lynn Burke	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17	Environmental Information	
17.		

For	the	purpose	of this	question.	the	following	definitions	apply:

- "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.
- "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.
- "Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.
- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:
- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

 Indicate the governmental unit to which the notice was sent and the date of the notice.
- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF SOC. SEC. NO. / COMPLETE EIN OR OTHER TAXPAYER I.D. NO.

Rival Realty Inc. 12143 W. 159th Street Homer Glen, IL 60491 37-1468727 NATURE OF BUSINESS

real estate brokerage

BEGINNING AND ENDING

DATES

May 2004 - December

2006

ì		b.	Identify	any any	business	listed in	response	to subdivisio	n a., above	e, that is	"single asset	t real esta	te" as defir	ned in 1	I U.S.C.	§ 101.
	I I															

NAME ADDRESS

Rival Realty Inc. 12143 W. 159th Street Homer Glen, IL 60491

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Official Form 7 - Cont. (10/05)

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In re:	Laura Lynn Burke	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 4

	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time. (An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
	19. Books, records and financial statements
None ✓	a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
None	b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
	20. Inventories
None ✓	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
	22 Former pertugge efficiency directors and charabolders

22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement \checkmark of this case.

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

Official Form 7 - Cont. (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Laura Lynn Burke	Case No.	
			(if known)

		OF FINAN tinuation Shee	NCIAL AFFAIRS at No. 5	
	23. Withdrawals from a partnership or distribution	ons by a co	prporation	
None ✓	If the debtor is a partnership or corporation, list all withdrawals of		s credited or given to an insider, including compensation in any form, te during one year immediately preceding the commencement of this	
	24. Tax Consolidation Group			
None ✓	ne If the debtor is a corporation, list the name and federal taxpaver identification number of the parent corporation of any consolidated group for tax			
None	25. Pension Funds If the debtor is not an individual, list the name and federal taxpa has been responsible for contributing at any time within six year	•	ion number of any pension fund to which the debtor, as an employer, y preceding the commencement of the case.	
<u> </u>	If the debtor is not an individual, list the name and federal taxpa has been responsible for contributing at any time within six year	irs immediately	y preceding the commencement of the case.	
I decl	If the debtor is not an individual, list the name and federal taxpa	irs immediately	y preceding the commencement of the case.	
I decl	If the debtor is not an individual, list the name and federal taxpa has been responsible for contributing at any time within six year clare under penalty of perjury that I have read the answers comments thereto and that they are true and correct.	contained in	y preceding the commencement of the case.	
I decl	If the debtor is not an individual, list the name and federal taxpa has been responsible for contributing at any time within six year clare under penalty of perjury that I have read the answers comments thereto and that they are true and correct.	irs immediately	the foregoing statement of financial affairs and any	

Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Laura Lynn Burke CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

☑ I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

 ☑ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease. ☑ I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease: 					
Description of Secured Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Jeep	Chrysler Financial 929 Oakmont Plaza Pl Westmont, IL 60559 xxxxxxx6075				Ø
Single family dwelling	Palos B and T 12600 Harlem Ave Palo Heights, IL 60463 22				Ø
Single Family Dwelling	Washington Mutual POB 1093 Northridge, CA 91328 xxxxxxxxx1997				☑
Description of Leased Property Lessor's Name Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)					
None					
Date 02/26/2007 Signature /s/ Laura Lynn Burke Laura Lynn Burke					
vate Signature					

B201 (04/09/06)

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IN RE: Laura Lynn Burke

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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IN RE: Laura Lynn Burke

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

E-Mail: ellsworthlegal@yahoo.com

Fax: (847) 483-1387

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Laura Lynn Burke	X /s/ Laura Lynn Burke	02/26/2007
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X	
Case No. (if known)	Signature of Joint Debtor (if any)	Date

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IN RE: Laura Lynn Burke CASE NO

CHAPTER 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

	DISCLUSURE OF CO	DIMPENSATION OF ATTORI	NET FOR DEBIOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and hat compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:			
	For legal services, I have agreed to accept:		\$2,000.00	
	Prior to the filing of this statement I have rec	ceived:	\$2,000.00	
	Balance Due:		\$0.00	
2.	The source of the compensation paid to me			
	☑ Debtor ☐ Othe	er (specify)		
3.	The source of compensation to be paid to m	ne is:		
	☑ Debtor ☐ Othe	er (specify)		
4.	 I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with another person or persons who are not members or 			
	associates of my law firm. A copy of the compensation, is attached.			
5.	In return for the above-disclosed fee, I have a. Analysis of the debtor's financial situation bankruptcy; b. Preparation and filing of any petition, sch c. Representation of the debtor at the meet	n, and rendering advice to the debtor in nedules, statements of affairs and plan v	determining whether to file a petition in which may be required;	
6.	By agreement with the debtor(s), the above-	-disclosed fee does not include the follo	wing services:	
		CERTIFICATION		
	I certify that the foregoing is a complete s representation of the debtor(s) in this bankru		nent for payment to me for	
	02/26/2007	/s/ John Ellsworth		
	Date	John Ellsworth John Ellsworth Law Offices 929 S. 111th Street West Allis, WI 53214 Phone: (630) 415-9515 / Fax: (630)	Bar No. 0009369 847) 483-1387	
	/s/ Laura Lynn Burke Laura Lynn Burke			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Laura Lynn Burke CASE NO

CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

		es that the attached list of creditors is true and correct to the best of his/her
know	ledge.	
Date	02/26/2007	Signature _ /s/ Laura Lynn Burke
		Laura Lynn Burke

Signature ______